

SANSAR VEHICLE FINANCE TRUST DEC 2022						
AUGUST-2024						
Bank / Financial Institution Name		IND_VF-1				
Previous PO Date	18-Aug-2024	Current PO Date	18-Sep-2024	Next PO Date	18-Oct-2024	
General Information						
Originator	STFC	Deal Structure	Par			
Rating Agency	ICRA	Asset Class	NOPRIORITY			
Original Pool Size (Rs.Cr)	2,970.85	Date of Allotment	26-Mar-2024			
Current Pool Q1 / (Rs.Cr)	2,855.67	Pool Cut off Date	20-Mar-2024			
Pool Outstanding in %	96.12%	Record Date	18TH OF The Month			
PTC Details						
Particulars	Series A1	Series A2	Series A3	Series A4		
Number of PTC's	Y THE DOMESTIC RATING A	BBB' BY FITCH AND 'BAA3'				
Rating	9.20%	9.20%				
Yield (Y) / Coupon (C)						
Scheduled Redemption Date	18-Apr-2030	18-Apr-2030				
			RUNNING CONTRACTS		PREPAYMENTS / SETTLEMENTS	
Table I - Break up of Collections			RUNNING CONTRACTS	PREPAYMENTS / SETTLEMENTS	TOTAL	
Collections pertaining to current month billings (excluding prepayments & advances)			1,30,47,11,034.45	1,14,98,936.01	1,31,62,09,970.46	40,89,17,584.85
Collections pertaining to opening overdues			99,29,607.61	8,08,089.64	1,07,37,697.25	31,19,504.61
Collection - Prepayment / Foreclosures			-	15,59,00,433.29	15,59,00,433.29	-
Collection - Others (Penalty, Charges, Fees)			-	-	-	-
Collection - Advance			12,68,95,333.14	-	12,68,95,333.14	-
Total Collection			1,44,15,35,975.20	16,82,07,458.94	1,60,97,43,434.14	41,20,37,089.46
Table II - Billing for the Month			RUNNING CONTRACTS	PREPAYMENTS / SETTLEMENTS	TOTAL	
Billing - Interest			41,25,28,714.00	33,88,070.00	41,59,16,844.00	
Billing - Principal			94,01,54,860.00	96,82,280.00	94,98,37,140.00	
Prepayment principal			-	20,19,87,819.00	20,19,87,819.00	
Total Billing			1,35,26,83,634.00	21,50,58,169.00	1,56,77,41,803.00	
			RUNNING CONTRACTS		PREPAYMENTS / SETTLEMENTS	
Table III - Flow of Overdues			RUNNING CONTRACTS	PREPAYMENTS / SETTLEMENTS	TOTAL	
Opening Overdues of the month			-4,63,26,104.40	-4,68,50,710.06	-9,31,76,814.46	49,98,822.89
Add : Overdues incurred during the current month			-7,89,22,733.59	4,76,58,799.70	-3,12,63,933.89	36,11,189.15
Less : Collections made from opening overdues			99,29,607.61	8,08,089.64	1,07,37,697.25	31,19,504.61
Closing Overdues of the current month			-13,51,78,445.60	-	-13,51,78,445.60	54,90,507.43
Table IV - Total Ageing Report			Ageing	No. of contracts	Total Overdues	Overdue Interest
a) Current				1,10,079	-15,44,70,060.49	-15,44,70,060.49
b) Overdue for 1 to 30 days				828	68,98,672.36	18,09,887.15
c) Overdue for 31 to 60 days				221	60,69,385.85	17,60,403.60
d) Overdue for 61 to 90 days				125	63,23,556.68	19,20,216.68
e) Overdue for 91 to 120 days				0	-	-
f) Overdue for 121 to 150 days				0	-	-
g) Overdue for 151 to 180 days				0	-	-
h) Overdue Greater Than 180 days				0	-	-
Total				1,11,253	-13,51,78,445.60	54,90,507.43
Table V - Prepayment and Foreclosures Report			Particulars	Total	Total Overdues	
No of contracts at the beginning of month				1,12,343		
No of contracts prepaid during the month				1,090		
No of contracts naturally Terminated during the month				0		
No of contracts of repo sale & termination during the month				0		
No of contracts at the end of the month				1,11,253		
Rs.						
Outstanding principal of the prepaid contracts during the month				20,19,87,819.00		
Amount collected from the Obligors (incl. premium) against above				20,19,87,819.00		
Table VI - Repossession Report			Particulars	Rs.		
Closing o/s on Repossessed Contracts				-		
Sale Proceeds from Repossessed Assets				-		
Profit/ Loss on Sale of Repo Assets				-		
Table VII - Waterfall mechanism			Running Contracts Collection	1,44,15,35,975.20		
			Prepayment / Settlement Collection	16,82,07,458.94		
1. Statutory / regulatory dues						
2. Costs/ charges incurred by Trustee						
3. Payouts of Senior Tranche Yield on Senior Tranche Certificates (if ISRA is insufficient)						
4. Payouts for MCS (if MCSRA balance is insufficient)						
5. Replenishment of Cash Collateral Account						
6. Replenishment of ISRA						
7. Replenishment of MCSRA						
8. Pool Replenishment i.e. purchase of Additional Identified Receivables						
9. Payment on Equity Tranche Certificates (if ES Cash Release Event is met)						
5. Actual Payouts to Senior PTCs:						
Class A						
Scheduled Repayments (Principal)			94,98,37,140.00			
Interest Payout			23,21,33,606.40			
Prepayment / Foreclosure(npv)			20,19,87,819.00			
Other			-			
6. Top-up of cash collateral			-			
7. Utilisation of cash collateral						
8. Service Provider						
Table VIII - Credit Enhancement Utilisation Report			LIQUIDITY FACILITY	FIRST LOSS	SECOND LOSS	
INITIAL CREDIT ENHANCEMENT			-	1,30,58,70,048.00		
A. Opening Balance			-	-		
B. Withdrawal for Payout			-	-		
C. Topping Up			-	-		
D. Closing Balance			-	-		
Table IX - Payout Summary			Class A	Class B	Class C	
Opening Balance			29,70,85,43,596.00	-		
Scheduled Repayments (Principal)			94,98,37,140.00	-		
Interest Payout			23,21,33,606.40	-		
Prepayment / Foreclosure			20,19,87,819.00	-		
Other			-	-		
Total Payout			1,38,39,58,565.40	-		
Closing Balance to be carried forward to next month			28,55,67,18,637.00	-		
Table X			ISRA Utilisation Report	MCSRA Utilisation Report		
INITIAL CREDIT ENHANCEMENT			-	-		
A. Opening Balance			-	-		
B. Withdrawal for Payout			-	-		
C. Topping Up			-	-		
D. Closing Balance			-	-		

